

John Cusimano III
90 Quincy Ln
Yorkville, IL 60560-0000

Secretary Jennifer J. Johnson
Board of Governors
Federal Reserve System
20th St. and Constitution Ave.
Washington, D.C. 20551
RE: Docket No. R-1314

Dear Secretary Johnson,

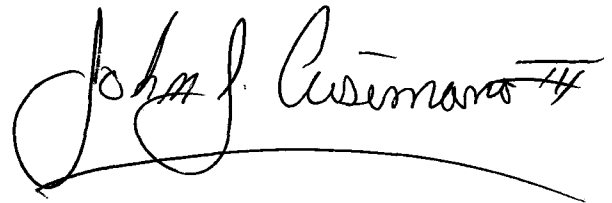
I am concerned that an action by the Federal Reserve may end up limiting access to affordable credit for consumers. There are people who need to reestablish a good credit rating while having the security of a credit card for emergencies. Three years ago, I was released from prison and had to start from scratch rebuilding my life. I obtained a First Premier Bankcard to help with purchases. I am very pleased with the results of getting that credit card.

Through the years, I made sure that my payments were always made on time, and now my credit rating is equal to that of any average American. I was responsible with my First Premier card, and that led to my ability to have the credit to buy a car. Now I no longer carry a First Premier card, and my credit is now good enough that I am about to buy a house. I am beginning a new life with my newborn son, and I am working on planning my wedding.

I cannot understand why the government would spend money trying to rehabilitate prisoners through education in prison, and then make it impossible for them to rebuild their lives when they are released. I am very proud of what I have personally accomplished. The credit I built has helped me get my life back together. I hope you will not take any action that could deny others the same opportunity I had when I obtained my First Premier credit card.

Best regards,

John Cusimano III

A handwritten signature in black ink that reads "John Cusimano III". The signature is written in a cursive style with a long, sweeping underline that extends across the width of the signature.